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SHELTERING WINGS An Insurance Against Old Age

Boys and Girls Who Are Given Homes and Are Educated Form an Insurance Against Old Age Not Alone in Money, but in Love, the Lack of Which Is the Hardest Part of Life Which a Childless Couple Faces.

THOSE sheltering wings, under whose protection children are reared and educated, form a great insurance against old age; not so much from the want which one may suffer as he passes the zenith of life and walks down the vale of the years, but from the loneliness which encompasses one whose friends have passed away or are far removed from him, that loneliness which is the bane of old age and which surely comes unless one has some younger shoulder to lean upon.

The father and mother of a family need not fear want or loneliness in their old age; they have the children they have reared and their children's children, but how about the childless couple, or the person who has no children? These are the ones who need this insurance, the insurance which the sheltering wings will furnish them.

There are thousands of childless couples in the land, and many of these, in comfortable circumstances, will go down into the valley of old age, not lacking the material things of life, but with that loneliness which comes from the lack of children's love.

The remedy?

Every year thousands of foundlings from institutions of the great cities, or orphans or children whose parents are not able to care for them and educate them are being adopted by childless couples or by unmarried men and women, who, lacking natural children and with the parent feeling strong in their hearts, give of their means to rear and educate some boy or girl who, otherwise, would be ill fitted for their battle of life.

Very often these adoptions are secret, but it was only a few months ago that one of the richest couples in America, Mr. and Mrs. Finlay Shepard, adopted a waif, and since then they have taken into their palatial home another orphan, whom they will rear and educate as their own. Mrs. Shepard was Helen Gould. There was no secret about these adoptions. They were glad to get the children, and they let the world know it.

Their action proved a great stimulus to other childless couples, and since then many hundreds of children have been adopted by couples in all parts of the country.

One of the great foundling institutions of New York City often sends a carload of its charges to the South and Southwest. It has more applications than it can fill, and each application is examined by an agent before a child is placed. It is the same with other such institutions.

Once there were persons who feared to adopt these foundlings for fear of hereditary influences, but the idea has gradually grown that it is environment and not heredity which most influences a child. In other words, a normally healthy infant, with evil hereditary influences, will not be influenced by them if it is reared in proper environments.

It is not only the childless person who adopts children, but there are hundreds of cases of record where couples, who have children of their own, will adopt others, and it appears to be the case that they love and care for these others and receive the same love from them as they would from their natural children, sometimes more.

A New York physician, a specialist in children's diseases, has adopted seven children within the last five years, although he has one natural child. He and his wife thought their own child needed a playmate, so the physician made his first adoption, and that gradually led to others. And the children he chose for adoption were not strong, healthy youngsters, but in every case were children who were frail from lack of proper care and nourishment. He has a home in the country, and here he is rearing his little brood.

What better insurance would one want against the want and loneliness of old age?

A rather unusual case is that of F. D. Mack, a teacher of English in the public schools of Everett, Wash., who, in the last sixteen years, has sent, or is sending, eighteen students, seventeen boys and one girl, through college, paying all their expenses. Of these, four of the boys died shortly after finishing their education, but the others are all doing well and are engaged as dentists, druggists, teachers, physicians, bankers, lumber brokers, chemists and engineers, civil, mining and electrical.

What greater insurance would one wish against old age than this great work he has undertaken?

He needs no insurance, in the form of money, for in the years he has labored as an educator he has lived quietly and modestly, and the money he has saved from his earnings as a teacher he has put aside as a fund to support him if he ever should become incapacitated. But he has earned the money for educating his children, as he calls them, from speculations and from writing short stories for magazines under noms de plume. He is a bachelor and never expects to get married.

Beginning as the "faculty" of a small high school in Minnesota, where he had to teach the entire curriculum, he became thoroughly in touch with the boys. Being a sort of utilitarian philosopher, who taught school for a living and studied human nature as an avocation, he soon became intensely interested in some of these lads who were eager to learn, but were handicapped by lack of funds. He took up his work of educating these boys in Minnesota.

Later he moved to Menlo, Wash., a lumber town, where he took charge of a consolidated high school, supervising five buildings and teaching all the high-school classes. Here he found several orphans, whom he adopted, supported and educated, sending them to the University of Washington, after having taught them all their subjects in high school.

Three of these boys were graduated from the university last June and one will be graduated next June. All his proteges are members of the Theta Xi fraternity. All were honor students, one having made Xi Sigma Pi, the honorary fraternity, while another made Tau Theta Pi, the honorary engineering fraternity.

Sometimes, when several of his boys were in college at the same time, Mack had to work hard to meet their expenses, but it is said he never refused a request for money from any of his children.

All but two of his proteges have finished their school education, and, despite the fact that he has earned many thousands of dollars with his pen, Mack says he prefers to teach youngsters and live on his comparatively small salary.

Last fall he began to write a book on elementary English, but had to abandon this extra labor on account of heart trouble, and since then he has been under the care of a physician, yet all the time keeping up his schoolroom duties.

Some of his proteges were orphans, while others had one parent. All were eager to obtain an education, however, and that Mack made wise selections of these youngsters is shown by the results of his labor with and for them.

Mussel Pearls Disappearing

THE good old days of mussel-seeking along the Illinois River are gone, never to return, according to the veterans who have been in touch with the industry for many years. The last season was an unprofitable one, and very few pearls were found, while the consignments of mussel shells fell far below those of former years.

Upon some sections of the river mussel-shell digging and pearl hunting will soon be extinct, in the opinion of John Dixon, one of the old-timers.

"The mussel-shell business came into popularity about ten years ago," recalled Dixon while in a reminiscent mood. "In fact, people never knew that there were such large beds of the bivalves until about that time. The industry grew at a rapid rate. As soon as the news spread that there were large beds of the mussels in the Illinois River, it was like a gold strike in the Klondyke.

"Professionals from many states came to Illinois with their outfits until at one time there were 500 men engaged in the industry in Central Illinois alone. If I remember correctly, there were only fourteen carloads of mussel shells shipped out of this vicinity last year. This was a very small amount and gives an indication of the great decline of the past few years.

"The mussel shells are divided into three classes and are then marketed. 'Niggerheads' are considered the most valuable. They are unusually thick as well as of fair size, and are utilized largely in the manufacture of curios and unique fixtures of various kinds. They bring about $40 per ton. They are not as numerous in the Illinois River as in the Wabash and other streams of contiguous states. Before they became scarce diggers became rich from the harvest, and a number were able to retire after a few years' marketing of the shells and the pearls that they were able to find.

"'Washboards' are the next most valuable variety of commercial mussel shells. These are quite common upon the bed of the Illinois, or were before the mussel seekers almost completely exterminated them. They are of good size and are almost exclusively utilized for the manufacture of pearl buttons of the larger size, such as are used upon the coats and wraps of women. The large size made it possible to secure several of the buttons from each shell.

"The smallest variety of commercial shells are called the 'pimpleback,' and these are utilized for the manufacture of the smaller and cheaper types of pearl buttons. The most common type of all shells is known as the 'blue point,' also utilized for the pearl-button industry. The average price now paid to the mussel seeker is $15 per ton. The shells nearly all go to the button factories of Illinois and Iowa, and which use up thousands of tons annually.

"The life of the shell digger would be monotonous," asserted Dixon, "if it was not for the lure of the pearl—the ever-present hope of some day finding a pearl in some of the shells that means riches. There is a superstition that a 'crippled,' or imperfect, shell is most apt to produce a pearl. Clam diggers always closely scrutinize shells which appear to be defective or show signs of something varying from the normal.

"They immediately pry open the bivalve and make a thorough search. Others claim that when a shell is injured, or when the mussel is small, a grain of sand or other small substance may effect entrance. This foreign substance is said to be covered with the excretions of the mussel until in the course of time it becomes the fully developed pearl, the size being graduated in accordance with the time that the process has been carried on.

"Several years ago, when the mussel industry was at its height, a valuable pearl was found every week, ranging in value from $10 up to $1000. Many were secured which brought $500. Pearl buyers came to Illinois from the metropolitan cities and a number from Europe. They would remain from the opening of the season in the spring until the fall, when the cold weather and ice forced the suspension of operations.

"A peculiarity of these buyers was that they forced the finder to fix the price. If it was deemed reasonable, the money was paid. If too high, it was a case of 'no sale.' No negotiations were carried on in the hope of raising or lowering the price—the buyers simply walking away from the finder. It was estimated that during some years $500,000 was paid to pearl finders in Central Illinois alone. Now, but a few thousands are realized.

"There are many methods of removing the meat from the shells, a necessary process before the shells can be shipped to the button factories. The most common method is by steaming. This forces the mussels to open and permits a search for pearls. The meat can also be easily removed. The contents of the mussels are utilized for fertilizing purposes upon farms and are in demand. The shells, after being cleaned, are dumped into scows and then hauled to the button factories. The state and government fish commissions have been cooperating to conserve the mussel supply and prevent the extermination of the bivalve, but with little success. The mussel seekers will carry on their operations with but little heed to the future supply."